

## **Guidelines – In Retirement Grants**

### What are In Retirement Grants?

The definition of retirement is ‘the period in someone’s life after they have stopped working because of having reached a particular age’.

When you are retired, depending on how much your pension is worth, it can be hard for you to meet all your outgoings. Most people in this country are eligible for a state pension, and they may also be eligible for Pensions Credit. We provide a benefits calculator so you can see your pension date and how much you are likely to receive (details in Financial Advice on this website). The Government normally sets uplifts to the State Pension (known as the triple lock, although in 2022-23 this will not apply). Some people also pay into a private pension, but the amount they receive may still not very much. Many people find they can manage on their pensions but sometimes costs which arise as a ‘one off’ such as the costs of replacing key household items. The amount of money a person needs to live on can be quite subjective, and so we apply the same living standards assessments to everyone when we receive your Financial Needs Assessment form. We do the calculations using something called the Minimum Income Standards Calculator (details in Financial Advice) which calculates a ‘reasonable standard of living’ based on surveying the public.

### Who can Apply?

You are welcome to apply for In Retirement grant if you find yourself in financial difficulties after you are retired or semi-retired from work. In retirement grants are normally provided within in certain timeframe, to enable the individual to consider what other options might be available to enable them to support themselves in the longer term. This may often include advice on other entitlements. It may also include advice when living at home is no longer an option, for instance due to mobility issues.

### Examples of situations we can help with:

- Those facing sudden illness or injury, if liabilities they took on prior to illness cannot be met. With terminal illness, we will aim to support for the duration of the illness. We may also be able to help with funeral costs.
- Those requiring help with home repairs/adaptations.
- Those facing additional costs, including moving to a care home.
- Those requiring specialist adaptations within their own home.

Please note this list is by no means exclusive and so please get in contact if you wish to discuss your situation prior to making an application, by phone or email – 01273 327119 or [application@dancefund.org.uk](mailto:application@dancefund.org.uk)

The maximum support available for In Retirement grants is currently £3000, excluding terminal illness support. Please also read the checklist of requirements on page 2.

Please read this checklist of requirements before submitting your application form:

Essential documentation:

✓ An application form signed and dated by you.

✓ A CV of your professional dance career, ideally including specific dates of each contract/employment, i.e. dd/mm/yy. If your dance career ended some years ago, please be as specific as you can. It would also be helpful if you could supply details (but not a full CV) of any occupation you have worked in since leaving dance. Dance CV must be in PDF or Word format.

✓ A bank statement (in a PDF, JPEG or Word format) that clearly shows the last full month of transactions, your name, address, account number and sort code

The questions on the form are designed to guide you so you know exactly what is required when completing it. You can also save the form and return to it if you wish. Here are the main things we will be asking for:

- A clear statement from you that outlines exactly why you need our help financially.
- Income and expenditure demonstrating **current** levels of each. Include details of all income, such as your pension, and any benefits you are receiving.
- Details of **all** funding you have received or are receiving from any charity such as other benevolent funds within the last twelve months.
- If you share the costs of living in your accommodation, either with your partner or in a house share, you will need to show your contribution to household expenses.
- The amount of your partner's income (if they live with you) so we have a full picture.
- If you are a carer for someone, full details of the caring arrangement.

Applications that are incompletely filled out, and/or applications without the essential supporting documentation requested, will be rejected. If we can we will try and let you know the reason why your application failed. The safest way to make sure your request is considered is to make sure that we have all the information we need at the time of applying.